

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

CHARLENE GRAHAM

Debtor(s)

Case No. 15-15933-JKF

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/19/2015.
- 2) The plan was confirmed on 09/21/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/27/2019.
- 6) Number of months from filing or conversion to last payment: 50.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,593.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$21,482.50
Less amount refunded to debtor	\$858.16

**NET RECEIPTS:** **\$20,624.34**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,020.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,789.22
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,809.22**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALW SOURCING LLC	Unsecured	3,386.75	NA	NA	0.00	0.00
AMERICAN CREDIT ACCEPTANCE	Unsecured	8,003.48	8,237.92	8,237.92	1,026.89	0.00
ASHRO LIFESTYLE	Unsecured	116.80	103.59	103.59	0.00	0.00
CITY OF PHILADELPHIA	Unsecured	150.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA (LD)	Secured	3,200.00	1,776.39	1,776.39	1,776.39	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	386.14	386.14	386.14	0.00
CITY OF PHILADELPHIA (LD)	Secured	2,547.57	2,410.01	3,002.00	3,002.00	0.00
COMMUNITY COLLEGE OF PHILADE	Unsecured	1,407.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	NA	5,858.97	5,858.97	730.31	0.00
CREDIT ACCEPTANCE CORP	Secured	20,827.91	20,827.91	206.96	206.96	0.00
DEER PARK DIRECT	Unsecured	126.45	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	183.14	NA	NA	0.00	0.00
ELEANOR TIONGSON MD PC	Unsecured	105.00	NA	NA	0.00	0.00
EXETER FINANCE CORPORATION	Unsecured	NA	13,437.10	13,437.10	1,675.01	0.00
HSN	Unsecured	655.29	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	110,000.00	137,372.09	NA	0.00	0.00
LVNV FUNDING LLC	Secured	5,931.53	4,920.16	4,920.16	4,920.16	0.00
NATIONAL CREDIT ADJUSTERS	Unsecured	1,142.08	NA	NA	0.00	0.00
PALISADES COLLECTION	Unsecured	102.82	NA	NA	0.00	0.00
PECO BANKRUPTCY COLLECTIONS	Unsecured	276.18	NA	NA	0.00	0.00
PGW	Unsecured	2,293.00	NA	NA	0.00	0.00
PORANIA LLC	Unsecured	267.64	500.00	500.00	55.62	0.00
QUEST DIAGNOSTICS	Unsecured	593.95	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICE	Unsecured	20.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	364.14	364.14	364.14	35.64	0.00
SUPERSMILE	Priority	79.90	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	6,059.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$10,291.65	\$10,291.65	\$0.00
<b>TOTAL SECURED:</b>	<b>\$10,291.65</b>	<b>\$10,291.65</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,501.72</b>	<b>\$3,523.47</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$6,809.22</u>	
Disbursements to Creditors	<u>\$13,815.12</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$20,624.34</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/30/2019

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.